

Information to identify the case:

Debtor 1

Terry W Bubb

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9427

EIN --

Debtor 2

Marion I Bubb, The Estate of

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2347

EIN --

United States Bankruptcy Court Western District of Wisconsin www.wiwb.uscourts.gov

Case number: **1-17-13567-cjf**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Terry W Bubb

Marion I Bubb, The Estate of

8/10/22

By the court: Catherine J. Furay
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Terry W Bubb
Marion I Bubb, The Estate of
Debtors

Case No. 17-13567-cjf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0758-1

User: eADluser

Page 1 of 2

Date Rcvd: Aug 10, 2022

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 12, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Terry W Bubb, Marion I Bubb, The Estate of, P.O. Box 35, South Range, WI 54874-0035
cr	+ Wisconsin Department of Veterans Affairs, 14841 Dallas Parkway Suite 300, Dallas, Tx 75254-7883
4503406	Check N Go Of Wisconsin, Inc., 1708 Belknap St, Superior, WI 54880-2530
4539887	+ John Jones Construction, c/o Theodore D. Salzer, 1225 Tower Ave. Ste. 318, Superior WI 54880-1545
4503410	+ LVNV Funding, 3033 Campus Drive, Suite 250, Minneapolis, MN 55441-2662
4503414	++ SPEEDY LOAN CORP, 115 N 4TH ST, WATERTOWN WI 53094-3860 address filed with court:, Speedy Loan, 1624 Tower Ave, Superior, WI 54880-2534
4507738	+ SpeedyLoan Corp., 115 N. 4th Street, Watertown, WI 53094-3860
4503418	USA Cash Services, 1752 Combe Rd Ste 1, Ogden, UT 84403-5069
4503417	USA Cash Services, 1024 Belknap St, Superior, WI 54880-2810
4519073	+ WDVA, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301-7441
4764559	#+ Wisconsin Housing and Economic Development, 201 W. Washington Avenue ,Suite 700, Madison, WI 53703-2727

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: AllBankruptcyEBN@il.cslegal.com	Aug 10 2022 19:29:00	Wisconsin Housing and Economic Development Authori, c/o Codilis, Moody & Circelli, P.C., 15W030 North Frontage Road, Suite 200, Burr Ridge, IL 60527-6921
4503405	EDI: CAPITALONE.COM	Aug 10 2022 23:33:00	Capital One Bank, 1680 Capital One Dr, Mc Lean, VA 22102-3407
4550760	^ MEBN	Aug 10 2022 19:27:42	Cerastes, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4503407	Email/Text: bankruptcy@axcess-financial.com	Aug 10 2022 19:29:00	Check'n Go, 100 Commercial Dr, Fairfield, OH 45014-5556
4503408	Email/Text: BKNOTICES@GRAY-LAW.COM	Aug 10 2022 19:29:00	Gray & Associates, LLP, 16345 W Glendale Dr, New Berlin, WI 53151-2841
4503411	Email/Text: cc-bklitigation@messerlikramer.com	Aug 10 2022 19:29:00	Messerli & Kramer, 3033 Campus Dr Ste 250, Plymouth, MN 55441-2662
4503412	EDI: RMSC.COM	Aug 10 2022 23:33:00	Sams Club, Discover, PO Box 960013, Orlando, FL 32896-0013
4503413	+ Email/Text: bankruptcy@speedyinc.com		

District/off: 0758-1

User: eADluser

Page 2 of 2

Date Rcvd: Aug 10, 2022

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		Aug 10 2022 19:29:00	Speedy Cash, PO 780408, Wichita, KS 67278-0408
4503416	EDI: USBANKARS.COM	Aug 10 2022 23:33:00	US Bank Home Mortgage, 4801 Frederica St, Owensboro, KY 42301-7441
4663724	+ Email/Text: AllBankruptcyEBN@il.cslegal.com	Aug 10 2022 19:29:00	Wisconsin Housing and Economic Development, c/o Codilis, Moody & Circelli, P.C., 15W030 North Frontage Road, Suite 200, Burr Ridge, IL 60527-6921

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4503409	##+	John Jones Construction, 2118 Pennsylvania Avenue, Superior, WI 54880-4648
4503415	##	Till, Salzer & Blank, Ltd., 1225 Tower Ave Ste 318, Superior, WI 54880-1545

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2022 at the address(es) listed below:

Name	Email Address
John F. Hedtke	on behalf of Debtor Terry W Bubbs john@hedtkelaw.com
John F. Hedtke	on behalf of Joint Debtor Marion I Bubbs The Estate of john@hedtkelaw.com
Mark Harring	court@ch13wdw.org
Matthew L. Comella	on behalf of Creditor Wisconsin Housing and Economic Development Authority bkpleadingsWEST@wi.cslegal.com matthew.comella@codilis.com
Rachael A. Stokas	on behalf of Creditor Wisconsin Housing and Economic Development Authority bkpleadingsWEST@wi.cslegal.com
U.S. Trustee's Office	USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 6